

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

FRED AYRES, III

Debtor(s)

Case No. 20-20296CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2020.
- 2) The plan was confirmed on 06/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/13/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/30/2023.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,225.00.
- 10) Amount of unsecured claims discharged without full payment: \$8,701.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$101,645.61
Less amount refunded to debtor \$6,062.04

NET RECEIPTS: \$95,583.57

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$8,744.71
Court Costs \$0.00
Trustee Expenses & Compensation \$4,659.71
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$13,404.42

Attorney fees paid and disclosed by debtor: \$5,847.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	100.00	NA	NA	0.00	0.00
BOROUGH OF BRIDGEVILLE (SWG)	Secured	NA	0.00	0.00	0.00	0.00
BOROUGH OF BRIDGEVILLE (SWG)	Secured	NA	0.00	0.00	0.00	0.00
BOROUGH OF BRIDGEVILLE (SWG)	Secured	NA	0.00	0.00	0.00	0.00
BRIDGEVILLE BORO-R/E TAX	Secured	636.63	NA	NA	0.00	0.00
CHARTIERS VALLEY SD (BRDGVLL)	Secured	6,000.00	NA	NA	0.00	0.00
CHARTIERS VALLEY SD (BRIDGEVIL)	Secured	NA	0.00	0.00	0.00	0.00
CHARTIERS VALLEY SD (BRIDGEVIL)	Secured	NA	0.00	0.00	0.00	0.00
CITIZENS BANK NA	Secured	19,934.00	19,199.13	14,734.63	14,734.63	894.05
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	694.36	694.36	694.36	223.15
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	395.65	395.65	395.65	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	297.99	297.99	297.99	96.97
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	154.52	154.52	154.52	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	24.12	24.12	24.12	9.06
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	77.53	77.53	77.53	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	739.66	NA	NA	0.00	0.00
NEIGHBORS CREDIT UNION VISA	Unsecured	7,862.31	NA	NA	0.00	0.00
NEW RESIDENTIAL MORTGAGE LOA	Secured	24,000.00	36,757.08	0.00	21,356.72	0.00
NEW RESIDENTIAL MORTGAGE LOA	Secured	NA	0.00	0.00	0.00	0.00
NEW RESIDENTIAL MORTGAGE LOA	Secured	0.00	15,644.99	15,644.99	15,644.99	0.00
NORTHWEST BANK*	Unsecured	NA	6,919.03	6,919.03	6,919.03	0.00
SELECT PORTFOLIO SERVICING**	Secured	NA	NA	NA	0.00	0.00
SOUTH FAYETTE SD (S FAYETTE TWI	Secured	0.00	4,905.11	4,905.11	4,905.11	1,308.12
SOUTH FAYETTE SD (S FAYETTE TWI	Secured	0.00	2,711.83	2,711.83	2,711.83	0.00
SOUTH FAYETTE SD (S FAYETTE TWI	Secured	NA	2,230.55	2,230.55	2,230.55	594.89
SOUTH FAYETTE SD (S FAYETTE TWI	Secured	NA	1,213.89	1,213.89	1,213.89	0.00
SOUTH FAYETTE SD (S FAYETTE TWI	Secured	NA	180.57	180.57	180.57	48.73
SOUTH FAYETTE SD (S FAYETTE TWI	Secured	NA	167.24	167.24	167.24	0.00
SOUTH FAYETTE TWP - R/E TAX	Secured	4,000.00	630.15	630.15	630.15	168.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTH FAYETTE TWP - R/E TAX	Secured	0.00	606.00	606.00	606.00	0.00
SOUTH FAYETTE TWP - R/E TAX	Secured	NA	287.49	287.49	287.49	77.83
SOUTH FAYETTE TWP - R/E TAX	Secured	NA	305.88	305.88	305.88	0.00
SOUTH FAYETTE TWP - R/E TAX	Secured	NA	23.28	23.28	23.28	7.13
SOUTH FAYETTE TWP - R/E TAX	Secured	NA	90.69	90.69	90.69	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	5,908.28	0.00	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	52,301.00	52,035.52	5,099.00	5,099.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$5,099.00	\$26,455.72	\$0.00
Mortgage Arrearage	\$15,644.99	\$15,644.99	\$0.00
Debt Secured by Vehicle	\$14,734.63	\$14,734.63	\$894.05
All Other Secured	\$14,996.85	\$14,996.85	\$2,533.88
TOTAL SECURED:	\$50,475.47	\$71,832.19	\$3,427.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,919.03	\$6,919.03	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$13,404.42</u>
Disbursements to Creditors	<u>\$82,179.15</u>
TOTAL DISBURSEMENTS :	<u>\$95,583.57</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.